

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

|        |                 |   |                     |
|--------|-----------------|---|---------------------|
| In re: | Nichols, Daniel | § | Case No. 07 B 05042 |
|        |                 | § |                     |
|        | Debtor          | § |                     |
|        |                 | § |                     |

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 03/21/2007.

2) The plan was confirmed on 08/22/2007.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/21/2009.

5) The case was completed on 03/21/2012.

6) Number of months from filing or conversion to last payment: 60.

7) Number of months case was pending: 62.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$4,400.00.

10) Amount of unsecured claims discharged without full payment: \$26,435.19.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |             |
|--|-------------|
| Total paid by or on behalf of the debtor | \$30,000.00 |
| Less amount refunded to debtor           | \$0         |

**NET RECEIPTS:** \$30,000.00

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$0        |
| Court Costs                           | \$0        |
| Trustee Expenses & Compensation       | \$1,742.15 |
| Other                                 | \$0        |

**TOTAL EXPENSES OF ADMINISTRATION:** \$1,742.15

Attorney fees paid and disclosed by debtor \$0

**Scheduled Creditors:**

| Creditor Name                  | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| HFC                            | Secured   | \$0             | NA             | NA            | \$0            | \$0       |
| Account Recovery Service       | Unsecured | \$353.00        | NA             | NA            | \$0            | \$0       |
| Account Recovery Service       | Unsecured | \$1,461.00      | NA             | NA            | \$0            | \$0       |
| Account Recovery Service       | Unsecured | \$118.00        | NA             | NA            | \$0            | \$0       |
| Alliant Energy                 | Unsecured | \$228.04        | NA             | NA            | \$0            | \$0       |
| Alliant Energy                 | Unsecured | \$206.77        | NA             | NA            | \$0            | \$0       |
| American Express               | Unsecured | \$11,000.00     | \$9,681.00     | \$9,681.00    | \$9,402.11     | \$0       |
| American Express Centurion     | Unsecured | \$1,300.00      | \$1,300.92     | \$1,300.92    | \$1,263.44     | \$0       |
| Amex                           | Unsecured | \$9,681.00      | NA             | NA            | \$0            | \$0       |
| Anesthesiology Associates      | Unsecured | \$240.00        | NA             | NA            | \$0            | \$0       |
| Anesthesiology Associates      | Unsecured | \$1,188.62      | NA             | NA            | \$0            | \$0       |
| Belville Fletcher Chiropractic | Unsecured | \$119.00        | \$119.00       | \$119.00      | \$115.57       | \$0       |
| Berlin Industries              | Unsecured | \$0             | NA             | NA            | \$0            | \$0       |
| Business Revenue Systems Inc   | Unsecured | \$542.00        | NA             | NA            | \$0            | \$0       |
| Citi Cards                     | Unsecured | \$458.00        | NA             | NA            | \$0            | \$0       |
| CitiFinancial                  | Unsecured | \$459.00        | NA             | NA            | \$0            | \$0       |
| City Of Ripon                  | Unsecured | \$250.00        | NA             | NA            | \$0            | \$0       |

*(Continued)*

**Scheduled Creditors:** *(Continued)*

| Creditor Name                | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| Collection                   | Unsecured | \$116.00        | NA             | NA            | \$0            | \$0       |
| Collection                   | Unsecured | \$933.88        | NA             | NA            | \$0            | \$0       |
| Computer Credit Service Corp | Unsecured | \$245.00        | NA             | NA            | \$0            | \$0       |
| County Collection            | Unsecured | \$460.00        | NA             | NA            | \$0            | \$0       |
| Credit Systems Inc           | Unsecured | \$119.00        | NA             | NA            | \$0            | \$0       |
| East Bay Funding             | Unsecured | \$14,000.00     | \$12,982.21    | \$12,982.21   | \$12,608.20    | \$0       |
| ECast Settlement Corp        | Unsecured | \$4,800.00      | \$4,660.63     | \$4,660.63    | \$4,526.40     | \$0       |
| Fed Adjustment Burear        | Unsecured | \$73.00         | NA             | NA            | \$0            | \$0       |
| Fed Adjustment Burear        | Unsecured | \$117.29        | NA             | NA            | \$0            | \$0       |
| I C Systems Inc              | Unsecured | \$61.00         | NA             | NA            | \$0            | \$0       |
| Jc Christensen & Assoc       | Unsecured | \$949.99        | NA             | NA            | \$0            | \$0       |
| National Accounts Systems    | Unsecured | \$1,510.00      | NA             | NA            | \$0            | \$0       |
| NCO Financial Services Inc   | Unsecured | \$785.00        | NA             | NA            | \$0            | \$0       |
| NCO Financial Services Inc   | Unsecured | \$130.00        | NA             | NA            | \$0            | \$0       |
| NCO Financial Services Inc   | Unsecured | \$480.00        | NA             | NA            | \$0            | \$0       |
| NCO Financial Services Inc   | Unsecured | \$550.00        | NA             | NA            | \$0            | \$0       |
| Oliver Adjustors             | Unsecured | \$971.00        | NA             | NA            | \$0            | \$0       |
| Oliver Adjustors             | Unsecured | \$76.00         | NA             | NA            | \$0            | \$0       |
| Oliver Adjustors             | Unsecured | \$374.00        | NA             | NA            | \$0            | \$0       |
| Oregon Medical Laboratories  | Unsecured | \$108.92        | NA             | NA            | \$0            | \$0       |
| Professional Collectors      | Unsecured | \$1,365.00      | NA             | NA            | \$0            | \$0       |
| Professional Collectors      | Unsecured | \$216.00        | \$216.02       | \$216.02      | \$209.80       | \$0       |
| Security Collection Co       | Unsecured | \$276.50        | NA             | NA            | \$0            | \$0       |
| Shell Vacation Club          | Unsecured | \$400.00        | NA             | NA            | \$0            | \$0       |
| State Collection Service     | Unsecured | \$310.00        | NA             | NA            | \$0            | \$0       |
| Vanden Bros & Chapman        | Unsecured | \$136.25        | \$136.25       | \$136.25      | \$132.33       | \$0       |

**Summary of Disbursements to Creditors:**

|                                     | Claim<br>Allowed | Principal<br>Paid | Interest<br>Paid |
|-------------------------------------|------------------|-------------------|------------------|
| <b>Secured Payments:</b>            |                  |                   |                  |
| Mortgage Ongoing                    | \$0              | \$0               | \$0              |
| Mortgage Arrearage                  | \$0              | \$0               | \$0              |
| Debt Secured by Vehicle             | \$0              | \$0               | \$0              |
| All Other Secured                   | \$0              | \$0               | \$0              |
| <b>TOTAL SECURED:</b>               | \$0              | \$0               | \$0              |
| <b>Priority Unsecured Payments:</b> |                  |                   |                  |
| Domestic Support Arrearage          | \$0              | \$0               | \$0              |
| Domestic Support Ongoing            | \$0              | \$0               | \$0              |
| All Other Priority                  | \$0              | \$0               | \$0              |
| <b>TOTAL PRIORITY:</b>              | \$0              | \$0               | \$0              |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | \$29,096.03      | \$28,257.85       | \$0              |

**Disbursements:**

|                             |             |             |
|-----------------------------|-------------|-------------|
| Expenses of Administration  | \$1,742.15  |             |
| Disbursements to Creditors  | \$28,257.85 |             |
| <b>TOTAL DISBURSEMENTS:</b> |             | \$30,000.00 |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 3, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.